

them applied in "diminution" of all future payments, or as "bonus addition" to the sums assured payable at death,

The option of paying premiums in one sum, or yearly, or by semi-annual, or quarterly instalments.

Policies granted payable at death equitably representative of the value of premiums paid thereon, in cases when parties allow their policies to lapse.

Policies purchased by the Company for an equitable consideration after five full premiums have been paid thereon.

Claims paid within three months after proof of death has been lodged to the satisfaction of the Board of Directors.

Fees for Medical Examination paid by the Company.

Males assured according to their ages next birth-day, females according to their ages last birth-day.

No extra charge for sea risk in first class sailing, or steam, vessels to, and from any port in Europe.

Parties assured permitted to visit tropical and other climates beyond the limits of the Company on payment of a moderate extra premium.

The Board of Directors meet weekly for the disposal of business.

A complete report of the Company's affairs, and ample statements of its receipts and expenditure, together with other valuable and statistical information, made on the first Tuesday in August in each year, and thereafter published for distribution amongst the assured and others interested in the welfare of the Company.

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Comparative Statement of the Rates of the different Offices having Agencies in Canada, as exemplified in the whole Sum of the Premiums charged by each to Assure £100 for Life, on a single Life, with Profits, at ages from 15 to 60 inclusive.

Canada "New Rates," . . . . .	£147	7	0
Colonial . . . . .	154	2	2
American Companies (generally) . . . . .	156	5	6
United Kingdom . . . . .	156	7	10
Church of England . . . . .	157	2	5
British Commercial . . . . .	159	9	8
Eagle & Protector . . . . .	160	11	4
National Loan Fund . . . . .	161	4	0
Britannia (from 15 to 60) . . . . .	162	11	6

Never trust thyself, and another will not betray thee.

Let reason command; instinct was made to obey.